

ENTERPRISE EMPLOYEE STOCK OWNERSHIP PLAN

	CPP Disbursement Date 06/12/2009	RSSD (Holding Company) 3386246	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$194	\$222	14.7%		
Loans	\$171	\$193	13.2%		
Construction & development	\$12	\$24	107.0%		
Closed-end 1-4 family residential	\$14	\$16	16.0%		
Home equity	\$2	\$2	22.2%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-30.7%		
Commercial & Industrial	\$38	\$37	-1.7%		
Commercial real estate	\$98	\$104	5.9%		
Unused commitments	\$34	\$35	3.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$15	\$20	34.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$176	\$204	15.6%		
Deposits	\$175	\$202	15.4%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$18	\$19	5.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.3%	8.6%	--		
Tier 1 risk based capital ratio	11.7%	10.7%	--		
Total risk based capital ratio	12.8%	11.8%	--		
Return on equity ¹	7.1%	8.8%	--		
Return on assets ¹	0.7%	0.7%	--		
Net interest margin ¹	4.2%	4.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	24.7%	46.8%	--		
Loss provision to net charge-offs (qtr)	136.8%	127.1%	--		
Net charge-offs to average loans and leases ¹	0.2%	0.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	1.5%	4.3%	0.3%	0.6%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	3.0%	2.0%	0.1%	0.6%	--
Commercial real estate	5.9%	2.7%	0.0%	0.0%	--
Total loans	4.1%	2.2%	0.1%	0.2%	--